FPS Help Sheet

Death in Service & Family Benefits

Do you understand how the Armed Forces Pension Schemes (AFPSs) protect your family in the event of your death if still Serving?

AFPS 75

Spouse/civil partner benefits comprise of a pension of 50% of the member's pension entitlement, including an enhancement based on Invaliding Rates.

Unmarried partners are not normally eligible for this pension.

AFPS 05

Civil partner or eligible partner* could receive a pension worth 62.5% of the pension you had built up. This is calculated using both your actual 'reckonable' service and an additional enhancement equal to half of the service you would have completed up to age 55**

* both must be single, cohabiting and financially dependent\interdependent.
** if the beneficiary is more than 12 years younger than the member, their pension may be reduced.

AFPS 15

- a Death-in-Service lump sum worth four times pensionable pay; and
- a pension worth 62.5% of the member's pension entitlement based on the pension earned enhanced by ½ of their prospective service to age 60 multiplied by their average pension.**

* both must be single, cohabiting and financially dependent\interdependent.
** if the beneficiary is more than 12 years younger than the member, their pension may be reduced.

This factsheet reflects information accurate at the time of writing.
As details may change, please consult our website for the most up-to-date content
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Since 1 April 2022 all service personnel have been members of AFPS 15. Those who where formally AFPS 75 or AFPS 05 members have protected entitlements in that scheme, but any ill-heath or death enhancements paid by one scheme are off-set against benefits awarded by the other

Example: If someone dies after 19 years' service and leaves a spouse, their spouse could receive:

- The AFPS 15 death-in-service lump sum (unless someone else has been nominated to receive it).
- A survivor's pension based on 62.5% of the pension the member had built up.
- Because the member had service in more than one pension scheme, the survivor would also receive benefits from either AFPS 75 or AFPS 05, depending on which scheme applied to most of their service.

In simple terms, benefits are usually calculated according to how long the member spent in each pension scheme. The longer they were a member of a particular scheme, the larger that scheme's contribution to the survivor benefits is likely to be.

Important:

If the deceased was serving on or before 31 March 2012 and remained in service on 1 April 2015, pension remedy provisions may apply. In these cases, the spouse may have a choice about how benefits relating to service from 1 April 2015 onwards are calculated. Veterans UK will provide a Remediable Service Statement (RSS) explaining the available options and inviting the spouse to choose the benefits package that best suits their circumstances.

Beyond the Wire

Bereavement can be a deeply difficult and overwhelming experience. Alongside understanding any pension benefits that may be available, families may find it helpful to access specialist support during this challenging time.

Beyond the Wire provides support to armed forces families, friends, and comrades as they navigate the profound impact of military bereavement.
https://beyondthewire.org.uk/

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